

Instructions to Applicant(s)/First Time Homebuyer(s)

Contact our office to determine if funds are available prior to completing an application. If your total annual household (gross) income is within the income limits set by the program then proceed with the steps below.

1. Homebuyer Training

You are required to attend a HUD approved Homebuyer training course before closing on the loan.

HDC of SW Florida (HELP) office located at: 3200 Bailey Lane, Ste. 110 Naples, FL 34105. To register for the course call 239-434-2397 or visit www.floridahelp.org.

2. First Mortgage Loan Approval

You must qualify for a first mortgage loan from a County approved lender. You may select the lender of your choice so long as they agree to execute a Memorandum of Understanding with Collier County. The lender will tell you approximately how much you can afford in combination with SHIP, CDBG, or HOME Purchase Assistance funds and will give you an estimate of your monthly payments based on your income.

3. Pre-qualification Process

A Housing Assistance Application must be completed to participate in the SHIP, CDBG, or HOME Purchase Assistance Program. You can pick up an application from our office or download a copy from our website www.colliercountyhousing.com. Remember to only list someone as a co-applicant if they are going to be on the first mortgage loan. Once you have completed steps 1 & 2 above you can submit a completed application along with the all documents listed on the checklist and deliver to our office located at:

**Collier County Community & Human Services
Division
3339 East Tamiami Trail, Suite 213,
Naples, FL 34112**

Please include a copy of your pre-approval letter from the lender and copy of Homebuyer Certificate of Completion if you have already completed the course with your application.

The Housing staff will review your application and contact you if any additional documents are required. A pre-qualification/denial letter of your income eligibility/ineligibility will be provided to you after the income is calculated pursuant to the grant program guidelines. If you are determined income eligible, the letter is good for one year from the date of the letter. You must close before that year is up. Please understand that this is **not a final approval**.

4. Select Realtor & Sales Contract

Select a Realtor of your choice and locate home to purchase. Sign the Purchase Contract; a deposit will be required for an Escrow at this time.

5. Home Inspection

Once a sales contract is executed by Seller and Buyer a home inspection must be completed by a **Certified Home Inspector that is certified by the State of Florida** (with the exception of new construction) and a copy of that inspection must be provided to the County.

The County will have the Home Inspection reviewed by our third party inspector to identify any Health, Safety or Welfare issues requiring immediate correction. The County contracted inspector may request to conduct an on-site inspection of the property . Any item that is a **safety hazard** identified as harmful or dangerous to its occupants due to its presence or absence in the structure or any item identified as a **major concern** that is either significantly affecting the habitability and/or can be considered a possible expensive repair or replacement, will be denied for assistance or will require that the item be fixed by a professional in the appropriate trade prior to the closing.

6. Lender

After you select a home, provide the lender with a copy of your Purchase Contract so they can begin the underwriting process. You will receive a Loan Estimate of the cost associated with your loan. The Housing Staff will work with your lender on getting all the pertinent information required to complete your file.

7. Documents required by Homebuyer

There are certain documents that must be executed before/after you sign a contract for purchase. Once you sign a contract for purchase you must provide a copy of the following documents to the Housing Office:

- a. Executed sales contract.
- b. Flood Certificate if in a Flood Zone and proof of insurance
- c. Home Appraisal
- d. Home Inspection Report completed by a Certified Home Inspector.
- e. Homebuyer Training Certificate of Completion.
- f. Signed lead based paint notice if property built prior to 1978

8. Final Application Review

A review may take 8-12 weeks to process. Please work with your realtor to schedule the closing of the home with this timeframe in mind.

9. Final Approval and Loan Award

Once your file has been approved by our office, we will contact you to schedule an appointment to sign a Final Income Certification form and to explain the details of the County's Promissory Note and Mortgage you will sign at your closing.

Then your file will be forwarded to the Collier County Clerk of Courts to perform an audit. They may require additional documents, conduct an inspection or contact you, your bank, your employer or any other party that may have knowledge of your income or household composition.

Once the file has been audited by the Clerk of Courts you will then be notified that the check is being processed for closing.

10. Check

We will notify your lender, realtor and/or the Title Company when the check is ready for pick up. They will pick up the check,, County Promissory Note and Second Mortgage from our office and deliver to closing.

11. Report Changes

If at any time your employment, income, family size, or your financial situation changes, you should immediately notify our office. The supporting income and asset information you provided with your application is only good for **120 days** so you may have to re-submit verification documents if this time expires before you receive a pre-qualification letter.

12. Other Important Information

Funds are provided on a first-come, first-qualified basis.

Amount of award will vary depending on the grant source and income limits and if more than one funding source is used to assist the purchase of the home.

I/We have reviewed the Purchase Assistance program and the requirements set forth and acknowledge that at any time during the process our file may be denied by Collier County Grant Staff or the Clerk of Courts.

Borrower

Date

Co-Borrower / Adult Household Member

Date

Collier County Community & Human Services

3339 Tamiami Trail E, Bldg. H, Suite 213, Naples FL 34112

For more information:

Contact our office at 239-252-2338

Collier County Community and Human Services

3339 Tamiami Trail E, Bldg. H, Suite 213, Naples FL 34112

For more information:

Contact our office: **239-252-2338**

Re: Collier County Purchase Assistance Program

Thank you for your interest in the Collier County Purchase Assistance program. Funds are available on a first come/ first qualified basis, upon funding availability, for first-time homebuyers who meet the program requirements.

Please include all of these items along with your application and deliver or mail to:

**Collier County
Community and Human Services
Attn: Purchase Assistance Program
3339 E. Tamiami Trail, Suite 213, Naples, Florida 34112**

1. First mortgage loan pre-approval letter from lender (if applicable)
2. 30-days' pay stubs (For all employed household members)
3. Current Social Security Award letter or any other Benefits received by yourself or family member living in the house. (401K, FRS, IRA, Retirement, Pension, etc.)
4. Six 6(months most recent checking's account bank statements (all pages, even if blank). (For all household members, including minors)
5. One (1) month most current savings account bank statement (all pages, even if blank). (For all household members, including minors)
6. Most current IRS Tax Return and W-2s or 1099, **signed & dated** (all pages, even if blank).
7. For Self-employed information: 2 years of IRS 1040 and W-2s or 1099, Schedule C, and Profit & Loss, **signed & dated** (all pages, even if blank).
8. Copy of your Sales Contract and Escrow check.
9. Proof of Residency- **Color** Copies of homeowner's driver's license **and** birth certificate **or one of the following:** US Citizenship Certificate; U.S Passport; Permanent Resident Card (Borrower/Co- borrower and Spouses)
10. **Color** Copies of each household member Social Security Card.

Note: Third- Party Verifications must be signed by all adult household members, where applicable.

Note: Dependents: If you show a child as household member, but do not claim them as a dependent on your tax returns, you must provide a court order showing that you are the primary custodian of that child and provide school records that show child resides with you at your current residence.

Note: Explanation of Deposits: If there are additional deposits identified on your bank account statements that do not directly relate to your employment income, Housing Staff will require an explanation of deposit form to be completed for each deposit.

Note: Self-employed/ 1099 employee: Housing Staff will require you complete a profit and loss statement. You must provide all business bank accounts for the last six months and two years of your business and personal filed tax returns (all schedules).

Additional Forms as applicable:

Zero Income Declaration: an adult household member who has no income.

Child Support Affidavit: when minor children are part of household.

Gift Letter: one time gift payment received from person not part of household.

Regular Cash Contributions: additional cash income earned and not related to employment income. **Same Name Affidavit:** different or variation of name on personal documents (tax returns, bank accounts, pay stubs, driver's license)

Student Status Declaration: a full-time student over the age of 18 who is not the head, co-head or spouse.

COLLIER COUNTY
APPLICATION FOR
PURCHASE ASSISTANCE PROGRAM

Date Stamp Received

Rev. 4/18/2024

Borrower Name: _____

Co-Borrower/Spouse Name: _____

*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

Phone Number: _____

Email: _____

DO NOT WRITE BELOW: FOR OFFICE USE ONLY

FILE # _____

INCOME LEVEL:

Extremely Low (30%) ____ Very Low (50%) ____ Low (80%) ____ Moderate (120%) ____

Purchase Price: \$ _____



3339 East Tamiami Trail, Suite 214, Naples, Florida 34112

Phone: 239-252-2338

Fax: 239-252-6517

www.colliercountyhousing.com

SHIP/HOME

Collier County Community & Human Services

APPLICATION FOR HOUSING ASSISTANCE

HOUSEHOLD INFORMATION

	Applicant/Head of Household	Co-Applicant/Spouse
Full Name		
Social Security Number		
Date of Birth/Age		
Marital Status		
Race/ Ethnicity		
Current Address		
City	State	Zip
How long at current address:		
Phone Number and E-mail:		

Other Household Members: (Please list all member of the household not on first mortgage loan)

Name(s)	Date of Birth/Age	Last four SS#	Relationship to Head of Household	Full Time Student over 18 years old Yes/No
1.				
2.				
3.				
4.				
5.				
6.				

Is anyone in the household: Elderly ☐ Farm Worker ☐ Disabled ☐ Homeless ☐ Developmentally Disabled

Borrower/Co-Borrower/Spouse currently, or in the past three years owned a home? **Circle one: Yes or No**

Are you or /Co-Borrower/Spouse employed in the City of Naples? **Circle one: Yes or No**

Are you or is any member of your family an employee of Collier County Board of County Commissioners?

Circle one: Yes or No If yes, please explain (Name/Relationship/Department):

Head of Household Data:

Race	Non-Hispanic	Hispanic
White		
Black or African American		
Asian		
American Indian		
Pacific Islander		
Other/Multi-racial		

Female Head of Household:

☐ Yes ☐ No

Are you purchasing a home in the City of Naples? **Circle one: Yes or No**

If yes, provide the address:

Applicant Employment Information: (Please list most recent employment)

Employee Name:	Employer Name:	
Position:	Supervisor:	
Address:		
Phone:	Pay Rate:	Time Employed:
Annual Income (gross salary, overtime, tips, bonuses, etc.) \$		Pay Frequency:

Co-Applicant/Spouse/ Household Member (person included on the first mortgage application)
Employment Information: (Please list most recent employment)

Employee Name:	Employer Name:	
Position:	Supervisor:	
Address:		
Phone:	Pay Rate:	Time Employed:
Annual Income (gross salary, overtime, tips, bonuses, etc.) \$		Pay Frequency:

*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

Other Sources of Income: (For ALL household members 18 and over that are not included on the first mortgage application, list business or rental net income, child support, alimony, Social Security, pension, unemployment or Workers Compensation, welfare, payment, etc.)

Name	Type of Income	Gross Annual Income
1.		
2.		
3.		
4.		
Total \$		

Assets and Asset Income: (For ALL household members including minors, list checking and saving accounts, IRS, CD, Bonds, Stocks, Equity in Properties, etc)

Type of Asset (Checking's, Saving, Money Market, 401K, Retirement, IRA accounts, Pension funds, Personal Property, Capital Investments, Stocks, Bonds, Treasury Bills, Whole Life Insurance Policy)	Name of Institution/Bank/Agency	Account #	Current Cash Value (\$)
Total \$			

Collier County Community & Human Services

Acknowledgement

I/We understand that ANNUAL FAMILY INCOME includes total income for all sources (before taxes and withholding) of all adult persons residing or intending to reside in the residence to be financed with the proceeds of the mortgage loan. The information contained in the following statement is true and correct, and accurately sets forth all information relevant to a determination of my/our family's annual family income as of the date hereof, and to the best of my/our knowledge and belief.

I/We understand the Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83. I/we further understand that any willful misstatement of information will be grounds for disqualification. I/we certify that the application information provided is true and complete to the best of my/our knowledge and belief and are given under penalty of perjury. I/we consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance. I/we agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

_____/_____
Applicant Signature Print Name Date

_____/_____
Co-Applicant/Spouse /Household Member's Signature Print Name Date
*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

_____/_____
Adult Member Print Name Date

_____/_____
Adult Member Print Name Date

_____/_____
Adult Member Print Name Date

Collier County HOME Purchase Assistance Fact Sheet

Collier County Community and Human Services (CHS) is offering Purchase Assistance under the **HUD HOME Program** which provides down payment and closing costs assistance to eligible first-time homebuyers interested in purchasing a home in Collier County, with a **maximum purchase price not to exceed \$461,000**. Homebuyers must also meet the following:

- ❖ Complete a County approved HUD certified Homebuyer Education Workshop (through HELP)
- ❖ Must be pre-qualified for a first mortgage loan
- ❖ Must be a first-time homebuyer as defined; an individual and his or her spouse who have not owned a home during the three-year period prior to purchase of a home. The term first-time homebuyer also includes an individual who is a displaced homemaker or single parent
- ❖ Occupy the home being purchase as their primary residence during the term of the loan's affordability period

In order to receive this assistance, the gross total household income (anticipated for next 12 months) cannot exceed the income limits adjusted for household size set forth below:

2025 Income Limits(effective 6/01/25)

	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Naples-Immokalee-Marco Island, FL MSA								
EXTREMELY LOW INCOME	23900	27300	30,700	34100	37650	43150	48650	54150
VERY LOW INCOME	39800	45450	51150	56800	61350	65900	70,450	75000
LOW INCOME	63650	72750	81850	90900	98200	105450	112750	120000

If approved, applicants may be eligible for assistance towards down payment and closing cost for the purchase of a home located within Collier County. **The HOME award will be dependent on income level, the amount of subsidy needed to bring the purchase within the acceptable debt-to-income (DTI) limits and funds available.** Funds are available on a first come/ first qualified basis, upon funding availability, for first-time homebuyers who meet the program requirements.

Award amount can change if more than one funding source is used to assist with the purchase of the home.

Additional Facts:

- Funds will be issued as a zero interest, deferred payment loan, which does not require monthly payments.
- The HOME loan is payable and due upon sale or transfer of property. As long as the borrower(s) continue to maintain the assisted property as their primary residence, no repayment is required.
- No repayment is due if sold after the designated affordability period.
- Affordability periods vary depending on amount of assistance.

Applicant Acknowledgment of Terms and General Release Authorization:

I/we acknowledge that my/our application does not guarantee that I/we will be approved for assistance in conjunction with the Collier County HOME Purchase Assistance Program and /or permanent mortgage financing through the lender making this referral. I authorize the lender or its designated agent to release any information necessary to determine my/our eligibility for the program to Collier County CHS and /or designated agents of such. Any records submitted to the HOME program will become public record and subject to disclosure.

Applicant Signature

Print Name

Date

Co-applicant/ Spouse/ Household Member's Signature

Print Name

Date

*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

**PURCHASER(S) ACKNOWLEDGEMENT OF TERMS AND CONDITIONS TO
COLLIER COUNTY HOME PROGRAM**

Purchaser(s) acknowledge by signing this statement that they are fully aware of and intend to abide by the following terms and conditions:

- ❖ Will occupy this property as my/our primary homesteaded residence, maintain said residence and at all times have adequate homeowners/fire coverage and flood insurance, as applicable.
- ❖ Will allow Collier County and/or Federal Monitors access to this home during normal business hours with a week's notice if selected for monitoring by HUD or County to ensure program compliance and owner-occupancy.
- ❖ Purchaser(s) agree to promptly complete and return the survey letters that may be emailed or mailed each year during the term of the Collier County mortgage (During the affordability period post closing).
- ❖ The mortgage may be subordinated only with prior approval of CollierCounty.
- ❖ Interest shall be zero percent (0%) per annum; except that if I/we fail to comply with the executed Declaration of Restrictive Covenant and the Promissory Note/Mortgage, as required, the interest rate shall be twelve percent (12%) per annum from the date when payment of the Promissory Note/Mortgage is due until I/we pay it in full.
- ❖ Funds awarded will be due and payable as follows:
 - Payment in full is due upon sale of the property if sold within the affordability period or no longer remains owner-occupied as the primary residence.
 - No repayment of the mortgage or note is required at the end of the affordability period even if the property is sold.

Applicant Signature _____ / _____ Print Name _____ Date _____

Co-Applicant/ Spouse Signature _____ / _____ Print Name _____ Date _____

*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

CONFLICT OF INTEREST DISCLOSURE

In order to comply with the provisions of Chapter 112, *Florida Statutes*, and HUD programs CDBG, HOME and ESG, (at 24 CFR 570.611, 24 CFR 92.356 and 24 CFR 576.404, respectively), AAASWFL/DOEA and SHIP programs, all prospective applicants must disclose any association with an official, employee, board member, commissioner, agent and/or other representative of Collier County as a local government (to include but not limited to Collier County Clerk of Court, Property Appraiser, Tax Collector, Collier County Sheriff's, Collier County School District, etc. Complete Section One, Section Two and Section Three of this Conflict-of-Interest Disclosure by marking the appropriate statement(s) below.

SECTION ONE

_____ My current Employer is: _____ as listed above.

Title: _____

SECTION TWO

_____ **I am not a current** Collier County Board of County Commissioners official, employee, board member, agent and/or another local governmental agency representative of Collier County.

_____ **I am a current** Collier County Board of County Commissioners official, employee, board member agent and/or another local governmental agency representative of Collier County.

Position/Title: _____

Department: _____

_____ **I am a former** Collier County Board of County Commissioners official, employee, board member, agent and/or another local governmental agency representative of Collier County.

Past Position/Title: _____

Dates of Employment: _____

SECTION THREE

_____ To the best of my knowledge, **I am not aware** of any current Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or another local governmental agency representative of Collier County who is related to me or with whom I am a business associate.

_____ **I am related to or have a business relationship** with a current Collier County Board of County Commissioners official, employee, board member, agent and/or another local governmental agency representative of Collier County who is related to me or with whom I am a business associate.

His/Her Name: _____

Position/Title: _____

Relationship: ☐ Parent ☐ Spouse ☐ Other Family ☐ Business Associate

☐ Other (specify): _____

Being related does not disqualify your application. Additional step for authorization will be required.

Signature of Applicant

Printed Name

Date



BUYER'S ACKNOWLEDGEMENT STATEMENT

BUYER ACKNOWLEDGES THAT NEITHER THE STATE OF FLORIDA NOR THE COLLIER COUNTY GOVERNMENT HAS GIVEN ANY LEGAL ADVICE OR MAKES ANY REPRESENTATIONS OR WARRANTIES REGARDING THE CONDITION OR FEATURES OF THE PROPERTY. BUYERS ARE ADVISED TO INSPECT THE PROPERTY, EITHER PERSONALLY OR THROUGH OTHERS OF THE BUYER'S CHOOSING, AND NOT TO RELY ON ANY VERBAL OR PRINTED DESCRIPTION OF THE PROPERTY OR STATEMENTS REGARDING PROPERTY'S CONDITION.

1. HOME INSPECTION. With regard to the purchase of used houses, Buyer acknowledges that there were issues that came up in the home inspection, which means that the burden is on you, the Buyer, to discover and determine any and all conditions of the property important to your decision to purchase the property. Seller and/or Seller's agent must disclose only those conditions, which constitute a health or safety threat and are known to seller and or seller's agent. The Seller and/or Seller's agent must also respond honestly to all questions asked by you, the Buyer, or the Buyer's agent that are a specific, direct inquiry if the Seller's agent has the knowledge of the answer to the question.

2. IN WORKING ORDER. As it pertains to used houses, the words "in working order," with regards to the heating, cooling, plumbing and electrical systems and any built-in appliances do not obligate Seller to repair or replace these components, but only that these items function as intended. Seller is not obligated to repair or replace these items unless agreeing to do so at your written request in the sales contract or an addendum to the contract. Be aware that these components are "used" and not "new," therefore, in "working order" means that they may function less efficiently than when "new."

3. FINAL WALK-THROUGH. You will be allowed and are ***strongly encouraged*** to perform a "final walk-through" of the property before closing. The two-fold purpose of this inspection is to be determined that the property is in the same condition as at the time of the sales contract, excluding normal wear and tear, and that all repairs and corrections to the property to be performed by Seller, if any, are completed. The "final walk-through" is not another inspection allowing the opportunity to address new or different conditions of the property. After closing, all conditions of the property are the responsibility of the Buyer.

4. MOLD. Although mold has always been present in our environment, recent studies have indicated that certain types of mold may be a health hazard to certain individuals. Potentially, when three elements-oxygen, water and certain building materials come together, mold can be produced. Buyer understands that the presence of mold and its impact upon habitability of the property is your responsibility and that you will not rely on the Sales Associate for advice.

5. CHINESE DRYWALL. This tainted wallboard, which was imported from China, often gives off a foul odor, corrodes copper, electrical wiring and other metal surfaces, and may cause serious health problems with prolonged exposure. If you, the Buyer, are considering occupying a home either built or renovated since 2001, ask the home inspector to check for this drywall problem, or hire an inspector specifically trained in discovering this defective drywall.

6. EIFS. (Exterior Insulation Finishing System). EIFS has become an increasing problem in home construction. Synthetic stucco(EIFS), when improperly installed, can cause major structural problems. If the subject has synthetic stucco, you, the Buyer, should absolutely have the synthetic stucco inspected by a licensed EIFS inspector before moving forward with the purchase of the property.

7. WOOD INFESTATION. Buyer acknowledges that he/ she has the right to request a wood infestation report provided by an authorized termite company. Buyer understands that the presence of termites and its impact upon habitability of the property is your responsibility and that you will not rely on the Sales Associate for advice.

8. SEWER/SEPTIC SYSTEM. Almost all waste disposal systems in this marketplace are either sewer or septic systems. You need to determine which system is present on the property. If on sewer, you should determine that the property is connected and that all impact and connection fees have been paid. If on septic system, you should determine if it is operational, that it should be inspected, and acknowledge that it requires periodic cleaning.

9. VERMIN INFESTATION. Buyer acknowledges that homes sometimes have been invaded by vermin (rodents, reptiles, animals and insects) and that their presence and/or residue could be deterrent to purchasing. If this is a problem for you, you should consider strongly and inspection by a pest control expert.

10. The following items have been identified requiring correction prior to Grant funds being disbursed [proof will be required that these have been corrected]:

Collier County 3rd Party Inspector

Print Name

Date

I/We agree that we have reviewed the above and I/We agree that we are aware of the condition of the property being purchased and have made all necessary corrections, if identified by the Collier County 3rd party inspector in item #10 and documentation has been submitted.

Borrower Signature

Print Name

Date

Co-Borrower/Spouse

Print Name

Date

FULL HOMEBUYER AGREEMENT (HOME) 7.24.23

The COUNTY is authorized to award funds under the HOME Program pursuant to the Cranston-Gonzalez National Affordable Housing Act and the regulations adopted by HUD under the HOME Program as contained in 24 CFR 92, et. eq. (the HOME Regulations).

Homebuyer(s) acknowledge by signing this statement that they understand and will conform to the requirements set forth below:

- A. **Amount of HOME funds:** Homebuyers receiving funds from the United States Department of Housing and Urban Development (HUD) pursuant to HUD's HOME Investment Partnerships Program (HOME) Program in the amount of \$_____. The award will be issued as a zero percent (0%) deferred loan, which requires no monthly payments and;
- B. **Promissory Note:** I/We agree to execute a "HOME" Assistance Program Promissory Note and a "HOME" Assistance Program Mortgage that will be in effect through the period of affordability.
- C. **Uses of HOME funds:** Award will be used toward the payment of down payment and/or closing cost associated with the purchase of the property. The homebuyer(s) understand that they cannot receive any cash back, including any money paid towards earnest money deposit.
- D. **Principal Residency Requirements:** Collier County will perform annual monitoring to ensure the homebuyer(s) is/are still occupying the subject property throughout the affordability period as evidenced by homestead, maintaining property insurance and are current on property insurance and;
- E. **Resale/ Recapture Provision:** If during the term of the loan the property is sold, transferred (with the exception of approved subordination due to refinance), leased or not owner-occupied then the loan will be due and payable in full. Funds invested in the unit are payable and due if the housing ceases to qualify before the period of affordability expires.
- F. **Subordination:** In the event the homeowner chooses to refinance the home by changing the rate or term, the Board of County Commissioners has adopted a subordination policy, and requests must have prior approval by the County, otherwise the County may require repayment in full of the HOME assistance.
- G. **Maximum Acquisition Price:** The value of the property being purchased shall not exceed the HOME maximum purchase limit for the area of \$461,000.00 and;
- H. **Estimated Property Value:** The estimated property value at the time of acquisition is _____, and;
- I. **Affordability Periods:** The housing must be the principal residence of the family throughout the affordability period established for the amount assisted and;

If the total HOME Investment is:	The period of affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Above \$40,000	15 years

J. **Property Address:** The property being acquired is located at:

K. **Deadline for Acquisition:** The property closing date shall happen on or before:

L. **Property Standards:** Property shall be maintained in compliance with local codes and to a safe, decent and sanitary condition, which shall include repairs and maintenance duties to the Property to extend the life of the dwelling. Further, homebuyer agrees to comply with all local, State and Federal requirements specific to funding sources attached to this property as instructed by the Collier County Community and Human Services Division

By signing below I understand the terms and conditions of the Collier County HOME Investment Partnership Purchase Assistance Program.

_____/_____
Applicant Signature Print Name Date

_____/_____
Co-Applicant/Spouse Signature Print Name Date

Signature of the HOME Administrator or His/Her Designated Representative:

Name: _____ Title: _____

Date: _____

COLLIER COUNTY AUTHORIZATION FOR THE RELEASE OF INFORMATION

I/we the undersigned, hereby authorize the release without liability, information regarding my employment, income, credit and /or assets to Collier County for the purposes of verifying information provided, as part of determining eligibility for assistance. I/we understand that only information necessary for determining eligibility can be requested.

Types of information to be verified:

- | | |
|---|---------------------------------------|
| 1. Personal identity | 2. Employment history |
| 3. Hours worked | 4. Salary and payment frequency |
| 5. Commissions, tips, anticipated raises | 6. Bonuses |
| 7. Current and past credit history | 8. Cash held in checking accounts |
| 9. Cash held in savings accounts | 10. Interest in checking and savings |
| 11. Dividends checking and savings | 12. Stocks |
| 13. Bonds | 14. Certificate of Deposits (CD) |
| 15. Individual Retirement Accounts (IRA) | 16. Payments from Social Security |
| 17. Annuities | 18. Insurance policies |
| 19. Retirement funds | 20. Pensions |
| 21. Disability of death benefits | 22. Unemployment |
| 23. Disability and/or worker's compensation | 24. Welfare assistance |
| 25. Net income from the operation of a business | 26. Alimony or child support payments |

Organizations/Individuals that maybe asked to provide written/oral verifications are, but are not limited to:

- | | |
|--|---|
| 1. Past/Present Employers | 2. Alimony/Child/Other Support Providers |
| 3. Banks, Financial or Retirement Institutions | 4. Social Security/Veteran's Administration |
| 5. State Unemployment Agency | 6. Credit Reporting Agency |
| 7. Welfare Agency | 8. Other: _____ |

Agreement to Conditions:

I/we agree that a photocopy of the authorization may be used for the purposes stated above. I/we understand that I/we have the right to review this file and correct any information found to be incorrect.

_____ Applicant Signature	_____ Print Name	_____ Date
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_____ Co-Applicant/ Spouse /Household Member's Signature	_____ Print Name	_____ Date
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*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

_____ Adult Household Member Signature	_____ Print Name	_____ Date
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_____ Adult Household Member Signature	_____ Print Name	_____ Date
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Note: This general consent may not be used to request a copy of a tax return. If one is needed, contact your local IRS office for Form 4506, "Request for Copy of Tax Return" and prepare and sign separately or contact the IRS office directly at 1800-829-1040.

SHIP/HOME

CONFLICT OF INTEREST DISCLOSURE

In order to comply with the provisions of Chapter 112, *Florida Statutes*, and 24 CFR 570.611, all prospective applicants must disclose any association with an official, employee, board member, commissioner, agent and/or other representative of Collier County. Complete Section One and Section Two of this Conflict of Interest Disclosure by marking the appropriate statement(s) below.

SECTION ONE

_____ **I am not a current** Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of Collier County.

_____ **I am a current** Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of Collier County.

Position/Title: _____
Department: _____

_____ **I am a former** Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of Collier County.

Past Position/Title: _____
Dates of Employment: _____

SECTION TWO

_____ To the best of my knowledge, **I am not aware** of any current Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of Collier County who is related to me or with whom I am a business associate.

_____ **I am related to or have a business relationship** with a current Collier County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of Collier County who is related to me or with whom I am a business associate.

His/Her Name: _____

Position/Title: _____

Relationship: ___ Parent ___ Spouse ___ Other Family ___ Business Associate

___ Other (specify): _____

Signature of Applicant

Printed Name

Date

Signature of Applicant

Printed Name

Date

Household Assets Sworn Declaration

Complete only one form per household; include assets of children.

Applicant Name: _____ Address: _____

Co-Applicant Name: _____ City: _____

Complete all that apply below:

I (we) hereby state that the combined value of net family assets does not exceed \$5,000 and the anticipated annual income from these assets is \$ _____.

I (we) hereby state that the combined value of net family assets exceeds \$5,000 and the anticipated annual income from these assets is \$ _____.

My (our) assets include:

(A) Cash Value*	(B) Int. Rate	(A*B) Annual Income	Source	(A) Cash Value *	(B) Interest Rate	(A*B) Annual Income	Source
\$ _____	_____	\$ _____	Checking Account	\$ _____	_____	\$ _____	Trust Funds
\$ _____	_____	\$ _____	Savings Account	\$ _____	_____	\$ _____	Safety Deposit Box
\$ _____	_____	\$ _____	Cash on Hand	\$ _____	_____	\$ _____	Money Market Funds
\$ _____	_____	\$ _____	Cert. Of Deposits	\$ _____	_____	\$ _____	Land Contracts
\$ _____	_____	\$ _____	Stocks	\$ _____	_____	\$ _____	Capital Investments
\$ _____	_____	\$ _____	IRA Accounts	\$ _____	_____	\$ _____	Lump Sum Receipts
\$ _____	_____	\$ _____	401K	\$ _____	_____	\$ _____	Equity in Real Estate
\$ _____	_____	\$ _____	Bonds	\$ _____	_____	\$ _____	Keogh Accounts

PLEASE NOTE:

Certain funds (e.g., Retirement, Pension, Trust) may or may not be (fully) accessible to household members. Include only those amounts which are fully available.

Life Insurance Policies (excluding Term insurance) \$ _____

Other Retirement/Pension Funds not named above (identify): \$ _____

Personal property held as an investment (identify)**: \$ _____

Other (identify): \$ _____

* Cash value is defined as market value minus the cost of converting the asset to cash, such as broker's fees, settlement costs, outstanding loans, early withdrawal penalties, etc.

**Personal property held as an investment may include, but is not limited to, gem or coin collections, art, antique cars, etc. Do not include necessary personal property such as, but not necessarily limited to, household furniture, daily-use autos, clothing, assets of an active business, or special equipment for use by the disabled.

Under penalty of perjury, I/we certify that the information presented in this declaration is true and accurate to the best of my/our knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of a lease agreement.

Applicant

Date

Co-Applicant

Date

Adult Household Member

Date

Adult Household Member

Date

ASSET ADDENDUM

(One form to be signed by each adult household member)

Assets include: Please check all that apply;

_____ Cash held in savings accounts

_____ Certificates of Deposit

_____ Cash held in checking accounts

_____ Money market funds

_____ Trust funds

_____ IRA accounts

_____ Stocks, Bonds, Treasury bills

_____ Retirement and pension funds

_____ Equity in real estate and other capital investments

_____ Whole Life Insurance/Term Life Insurance (Please provide a copy of the policy)

_____ Lump sum receipts (i.e. lottery winnings, insurance settlements, etc.)

_____ Personal property held as an investment (i.e. gem or coin collections, paints, antique cars, etc.). *Do not include necessary personal property such as furniture, automobiles and clothing*

_____ Other; please list: _____

_____ Other; please list: _____

Sign either A. or Section B.

A. I hereby state that all sources of assets, as indicated above were provided as part of the Purchase Assistance application

Signature

Print Name

Date

B. I hereby state that I do not have any assets at this time.

Signature

Print Name

Date

AFFIDAVIT OF APPLICANT

APPLICANT NAME: _____

CO-APPLICANT/ SPOUSE/ HOUSEHOLD MEMBER NAME: _____

*Only list a co-applicant if they are on the first mortgage loan. Circle the one that applies.

I/we, applicant(s) for assistance through the Collier County Purchase Assistance Program, do hereby attest and say that:

- (1) I/we qualify as first-time homebuyer based upon the following statement (**check one**):
 - a. I/we have not had ownership interest in a home during the past three years ☐
 - b. I am a single parent with children under the age of 18 who has been divorced and displaced ☐
 - c. I am a displaced victim of domestic violence ☐
 - d. I/we have been displaced as the result of some governmental action ☐
- (2) I/we have been pre-qualified for first mortgage financing by a bank or lender institution.
- (3) I/we shall complete the required homebuyer education training prior to receiving final approval for participation in the HOME purchase assistance program.
- (4) I/we have not had any of the following during the previous three years:
 - a. Principal residence or other real property foreclosed upon
 - b. Given a deed-in-lieu of foreclosure
 - c. Filed Chapter 7 or Chapter 13 bankruptcy
 - d. Presently delinquent on a federal tax liability
 - e. Presently delinquent on Collier County property taxes

DECLARATIONS

	Applicant		Co-Applicant/ Spouse/ Household Member	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Are you a party to a lawsuit?	☐	☐	☐	☐
c. Have you been awarded child support?	☐	☐	☐	☐
d. Is any part of the down payment borrowed?	☐	☐	☐	☐
e. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
f. Are you a U.S. citizen?	☐	☐	☐	☐
g. Are you permanent resident alien?	☐	☐	☐	☐

Applicant (Please type or print name) (Date)

Co-Applicant/Spouse/Household Member (Please type or print name) (Date)

STATE OF FLORIDA COUNTY OF COLLIER

The foregoing instrument was acknowledged before me by means of _____ physical presence or _____ online notarization this ____ day of _____, 20____, by _____.

Such person(s) Notary Public must check applicable below:

- ____ are personally known to me.
____ produced her current driver license.
____ produced as identification.

(Notary Seal)

Notary Public
Printed Name of Notary:
Commission Number:
My Commission Expires:

HOME

THIRD-PARTY VERIFICATION OF EMPLOYMENT

State and/or Federal Regulations require us to verify employment history and income information for the person who has provided authorization below, in order to determine their eligibility for program assistance. Your cooperation in providing the requested information below is most appreciated.

Authorization:

I hereby authorize the release of requested information to **Collier County Community & Human Services Division** for the sole purpose of determining eligibility for program assistance.

Employer Name/Address: _____

Human Resources Fax/Email: _____

X _____/_____/_____
Signature of Applicant Print Name Date

Please return completed form to: HOME - Adrienne.Meijer@colliercountyfl.gov

***** BELOW TO BE COMPLETED BY EMPLOYER*****

Date of hire: _____		Probability of continued employment: Yes or No	
Full-Time ☐ Part-Time ☐ Seasonal ☐		Pay Frequency: Weekly/ Bi-weekly/Semi-Monthly	
Current Hourly Pay Rate: _____		Avg Hours/Wk: _____ Avg Weeks Worked/Year: _____	
Overtime Pay Rate: _____		Expected overtime hours during the next 12 months: _____	
Probability of pay increase in the next 12 months: Yes or No		Date of increase: _____	
Amount of increase \$ _____		New rate \$ _____	
Amount of Other Compensation anticipated during the next 12 months (bonus, commission, tips): \$ _____			
Employee Retirement and/or Pension account: Yes or No			
Type of account/s: _____ (401K, IRA, 403b, 457, pension etc...)			
Does employee have access to retirement funds? Yes or No			
Withdraw Penalty: _____ (amount/percentage) _____			
Total anticipated Gross Annual Income, including other compensation, for next 12 months: \$ _____			

Signature of authorized Representative: _____

Printed Name: _____ Title: _____

Date: _____ Phone: _____ Email: _____

WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income, asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83.



Unemployment Benefits Information

I, _____, affirm that during the time period of
PRINT NAME
_____ thru _____ I will be unemployed.
(Month/ Day/ Year) (Month/ Day/ Year)

1. Check (a), (b) as applicable:

_____ (a) during the time period of unemployment, I **will** be requesting unemployment benefits.
The approximate unemployment benefits collected will be _____/ year based off my
most recent tax return information.

_____ (b) during the time period of my unemployment, I **will not** be requesting unemployment
benefits.

Signature: _____

STATE OF **FLORIDA**
COUNTY OF **COLLIER**

The foregoing instrument was acknowledged before me this _____ day of _____, 20____
by _____ (name of person acknowledging), who is _____ personally
known to me or who has produced _____ (type of identification)
as identification.

Commission number:

(SE

AL) Expires on:

ESSENTIAL PERSONNEL CERTIFICATION

Collier County Purchase Assistance Program recipients must have evidence of employment status in a specific field before they may be approved for additional funding in the program. Please certify which category the below named person's employment falls under.

Employee Name:	
Position Title:	

I certify that the above named applicant and to the best of my knowledge he/she is a;

- ☐ Healthcare Personnel ☐ Skilled Building Trade Personnel ☐ Police and Fire Personnel
- ☐ Teacher and Educators, other school district, community college, university employees

Healthcare Personnel

Health care personnel (HCP) are persons who have special education on health care and who are directly related to provision of health care services. HCP includes all paid and unpaid persons working in health-care settings. Physicians, nurses, nursing assistants, therapists, technicians, emergency medical service personnel, dental personnel, pharmacists, laboratory personnel, autopsy personnel who are employed with health-care facility will fall under HCP category.

Teacher and Educators, other school district, community college, university employees

A teacher or educator, employed by a county/city school district, private or public college/university or technical school/institute.

Skilled Building Trade Personnel

Common skilled trade careers include machinist, tool designer, fabricator, production technician, carpenter, mason, plumber, pipefitter, steamfitter, electrician, painter, HVAC and roofer.

Police , Emergency and Fire Personnel

An employee of a local law enforcement agency who is an officer sworn to carry out law enforcement duties. Examples of this class are sheriffs, deputy sheriffs, chiefs of police, city police officers, and sworn personnel of law enforcement subunits of port and transit authorities. This class includes campus police officers employed by of local city and community college districts. Private campus police are excluded.

A firefighter or fire personnel who are extensively trained in firefighting. In addition those individuals also trained in Emergency Medical Services (EMS) and operate ambulances who may or may not in addition to being a firefighter.

Employer Name:	Phone:
Representative Name:	Title
Signature	Date



**NOTICE OF COLLECTING SOCIAL SECURITY NUMBERS
FOR GOVERNMENT PURPOSES (HOME)**

Collier County collects your social security numbers under the HOME program for a number of different purposes. The Florida Public Records Law (specifically, section 119.071(5), Florida Statutes (2007), requires the County to give you this written statement explaining the purpose and authority for collecting your social security number.

	Form	Purpose	Authorization
1.	Housing Assistance Application	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609
2.	Verification of Unemployment Benefits	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609
3.	Verification of Social Security Benefits	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609
4.	Verification of Employment	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609
5.	Verification of Child Support	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609
6.	Verification of Assets	HOME Program	24 CFR 92.203 and 24 CFR 92.217 24 CFR 5.609

RECEIVED BY: _____ / _____
PRINT NAME SIGNATURE

DATE

PRINT NAME SIGNATURE

DATE

Sworn Declaration of Zero Income Status

To be completed by each adult household member who does not receive income.

Household Member _____ Date Last Employed _____
Last Employer Name _____

1. I hereby certify that I do not individually receive income from any of the following sources:
 - a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
 - b. Income from operation of a business;
 - c. Rental income from real or personal property;
 - d. Social Security payments, annuities, insurance policies, retirement funds, pensions, Supplemental Security Income (SSI), or death benefits;
 - e. Unemployment or disability payments;
 - f. Public assistance payments;
 - g. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
 - h. Sales from self-employed resources (Avon, Mary Kay, Shaklee, etc.);
 - i. Any other source not named above.
2. During the next 12 months there is no change expected in my financial or employment status.
3. I will be using the following sources of funds to pay for rent and other necessities:

Under penalty of perjury, I certify that the information presented in this declaration is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the disqualification from the program.

Signature of Household Member

Printed Name of Household Member

Date

Sworn Declaration of Child Support

Applicant/ Household Members Name _____

Child #1 _____ Child #3 _____

Child #2 _____ Child #4 _____

Child support payments that are received shall be included as income whether or not there is yet a court order awarding payment.

Child support amounts awarded by the courts but not received can be excluded only when the applicant/resident certifies that payments are not being made and further documents that all reasonable legal actions have been taken to collect amounts due, including filing with the appropriate courts or agencies responsible for enforcing payment.

As part of the qualification process required by federal and/or state housing programs with jurisdiction over this development the following information is needed:

A. Do you receive child support?		Yes ☐	No ☐
		Go to B	Go to C.1
B. I receive:			
1.	Payment amount	\$ _____	
2.	Frequency	_____	
3.	Children's names	_____	
4.	Name of source	_____	
<i>Complete multiple declaration forms if there are multiple sources.</i>			
5.	Go to C.1		
C. 1. Have you been awarded child support by court order?		Yes ☐	No ☐
		Go to C.2	Sign Form
2. Provide copy of entire document, enter amount of award			
\$ _____, and frequency _____; go to C.3.			
3. Is payment being received as awarded?		Yes ☐	No ☐
		Go to 3.a	Go to 3.b
a. Indicate the manner by which payment is received and sign form.			
i. _____ Enforcement agency		Name _____ agency _____ and provide agency print out	
ii. _____ Court of Law		Name court _____	
iii. _____ Direct from responsible party		Name source _____ and provide declaration or statement from the source.	
iv. _____ Other (Explain)		_____	
b. If payment not received or if amount received is less than amount awarded provide details and documentation of collection efforts.			

Under penalty of perjury, I certify that the information presented in this declaration is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the disqualification from the program.			
Applicant Signature _____		Date _____	

GIFT LETTER

I, _____, do hereby certify the following:
(Donor/Print Name)

(1) I have made a financial gift in the amount of \$ _____

To: _____
(Print Recipient Name)

My relationship with recipient is: _____

(2) This gift was provided for the purpose: _____

(3) No repayment of the gift is expected or implied in the form of cash or by future services of the recipient.

(4) This is a one-time gift.

(5) The source of this gift is: _____ (ex. Cash, check, wire transfer...)

X _____
Donor Signature Date

Donor Address

()
Donor Phone Number

STATE OF _____
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ____ physical presence or ____ online notarization
this ____ day of _____, 20__, by _____. Such person(s) Notary

Public must check applicable below:

- ☐ is/are personally known to me.
- ☐ produced her current driver license.
- ☐ produced _____ as identification.

(SEAL)

Notary Signature:

Notary –Print Name:

Commission number: _____

Expires on: _____

SHIP/HOME

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.



Collier County

Same Name Affidavit

Before me, the undersigned authority, this day personally appeared _____
("Affiant") who being by me first duly sworn, affirmed as follows:

Affiant is one and the same person as: _____

Signature

Print Name of Affiant

State of _____

County of _____

The foregoing instrument was acknowledged before me by means of ____ physical presence or ____ online
notarization this ____ day of _____, 20__, by _____.
Such person(s) Notary Public must check applicable below:

- ☐ is/are personally known to me.
- ☐ produced her current driver license.
- ☐ produced _____ as identification.

(Notary Seal)

Notary Public

Printed Name of Notary:

Commission Number:

My Commission Expires:

Student Declaration

Date: _____

Applicant/Adult: _____

Address: _____

A "Student" is an individual who is a fulltime student at an educational organization which normally maintains a regular faculty and curriculum and normally has a regularly enrolled body of pupils or students in attendance at the place where its educational activities are regularly carried on, for at least five calendar months during a calendar year.

The following information is requested as part of the household qualification process. Please mark the applicable item(s).

- A. _____ I am not a student and do not anticipate enrolling as a student in the upcoming year.
- B. _____ I anticipate enrolling as a student in the upcoming year.
- C. _____ I am a part-time student and expect to remain a part-time student in the upcoming year.
- D. _____ I am a full-time student.
- E. _____ I am a full-time student and offer the following explanation for eligibility consideration:
1. _____ I receive Temporary Assistance for Needy Families (TANF) payments or other benefits under Title IV of the Social Security Act.
 2. _____ I am enrolled in a job training program receiving assistance under the Job Training Partnership Act (JTPA) or other similar Federal, State, or local laws.
 3. _____ I am a single parent with dependent children and none of the household members are dependents of another party other than a parent of the children.
 4. _____ I am married and file a joint federal tax return with my spouse.
 5. _____ I am a former foster child in transition to independence.

Under penalty of perjury, I certify that the information presented in this declaration is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the disqualification from the program. I will provide proof of credit hours or other documentation that may be required for each school term.

Household Member Signature

Date

Household Member Printed Name

Special Needs Certification

The SHIP program under F.S. 420.9075(5)(d) requires that each community set aside 20% of its allocation to meet the needs of special needs persons as defined in s.420.004. Collier County has determined that those persons meeting the special needs definition are a priority to receive consideration for funding. In order to meet this priority an individual must meet the following definition and provide supporting documentation.

“Person with special needs” means;

- a) an adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition;
- b) a young adult formerly in foster care who is eligible for services under s. 409.1451(5);
- c) a survivor of domestic violence as defined in s. 741.28;
- d) or a person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits
- e) “Developmental disability” means a disorder or syndrome that is attributable to retardation, cerebral palsy, autism, spina bifida, or Prader-Willi syndrome; that manifests before the age of 18; and that constitutes a substantial handicap that can reasonably be expected to continue indefinitely.

Acceptable forms of documentation may include;

- 1. VA disability benefit documentation/payments (most current year)
- 2. Injunction for Domestic Violence
- 3. Dependency Court Order
- 4. SSDI or SSI determination documentation or most current statement
- 5. Disability determination from State of Florida Agency for Persons with Disabilities (APD)

A. The following household member _____ currently meets the definition of “Special Needs” and documentation will be provided to County staff.

B. Check here if this **does not** apply to anyone in your household. ☐

Signature

Date



We Do Business in Accordance with the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)

It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

www.hud.gov/fairhousing

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410

The under sign acknowledges that he/she has read the above statement and has received a copy.

Applicant

Co-Applicant

Print

Print

FILE COPY

SHIP/HOME



We Do Business in Accordance with the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)

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www.hud.gov/fairhousing

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410

The under sign acknowledges that he/she has read the above statement and has received a copy.

Applicant

Co-Applicant

Print

Print

CLIENT COPY

SHIP/HOME